



TORQ Analysis of Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products to Insurance Sales Agents

INPUT SECTION:

Transfer	Title	O*NET	Filters		
From Title:	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	41-4011.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Insurance Sales Agents	41-3021.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

OUTPUT SECTION:

Grand TORQ:

91

Ability TORQ				Skills TORQ				Knowledge TORQ			
Level			95	Level			94	Level			84
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Near Vision	62	11	68	Judgment and Decision Making	69	7	70	English Language	57	11	69
Deductive Reasoning	62	9	72	Time Management	72	2	80	Customer and Personal Service	84	3	87
Speed of Closure	44	9	50								
Inductive Reasoning	51	7	62								
Mathematical Reasoning	46	7	59								
Problem Sensitivity	53	3	65								
Selective Attention	37	3	59								
Category Flexibility	48	2	62								

LEVEL and IMPT (IMPORTANCE) refer to the Target Insurance Sales Agents. GAP refers to level difference between Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products and Insurance Sales Agents.

ASK ANALYSIS

Ability Level Comparison - Abilities with importance scores over 50

Description	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	Insurance Sales Agents	Importance
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Oral Expression	64	62	81
Oral Comprehension	64	57	78
Written Comprehension	57	57	75
Written Expression	51	51	72
Deductive Reasoning	53	62	72
Speech Recognition	59	53	72
Speech Clarity	60	46	72
Near Vision	51	62	68
Problem Sensitivity	50	53	65
Inductive Reasoning	44	51	62
Category Flexibility	46	48	62
Fluency of Ideas	55	46	59
Information Ordering	50	48	59
Mathematical Reasoning	39	46	59
Selective Attention	34	37	59
Originality	51	46	56
Speed of Closure	35	44	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	Insurance Sales Agents	Importance
Active Listening	78	71	89
Speaking	72	69	82
Time Management	70	72	80
Reading Comprehension	76	68	79
Persuasion	79	73	78
Service Orientation	70	62	73
Social Perceptiveness	70	63	71
Active Learning	69	64	70
Judgment and Decision Making	62	69	70

Knowledge Level Comparison - Knowledge with importance scores over 69



Description	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	Insurance Sales Agents	Importance
Customer and Personal Service	81	84	87
Sales and Marketing	77	73	83
English Language	46	57	69

Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	Insurance Sales Agents	Description	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	Insurance Sales Agents
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	10%	4%	Professional Degree	0%	0%
6-8 years	13%	8%	Post-Masters Cert	0%	0%
4-6 years	3%	2%	Master's Degree	0%	0%
2-4 years	28%	1%	Post-Bachelor Cert	10%	0%
1-2 years	20%	28%	Bachelors	41%	5%
6-12 months	10%	2%	AA or Equiv	21%	16%
3-6 months	6%	0%	Some College	13%	24%
1-3 months	0%	3%	Post-Secondary Certificate	0%	17%
0-1 month	0%	2%	High School Diploma or GED	10%	31%
None	6%	46%	No HSD or GED	0%	3%

Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products

Insurance Sales Agents

Most Common Educational/Training Requirement:

Moderate-term on-the-job training

Bachelor's degree

Job Zone Comparison

4 - Job Zone Four: Considerable Preparation Needed

A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.

Most of these occupations require a four - year bachelor's degree, but some do not.

Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.

3 - Job Zone Three: Medium Preparation Needed

Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

Tasks

Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products

Insurance Sales Agents

Core Tasks

Core Tasks



Generalized Work Activities:

- Selling or Influencing Others - Convincing others to buy merchandise/goods or to otherwise change their minds or actions.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.

Specific Tasks

Occupation Specific Tasks:

- Advise customers regarding office layouts, legal and insurance regulations, cost analyses, and collection methods.
- Answer customers' questions about products, prices, availability, product uses, and credit terms.
- Arrange for installation and test-operation of machinery.
- Attend sales and trade meetings, and read related publications in order to obtain information about market conditions, business trends, and industry developments.
- Collaborate with colleagues to exchange information such as selling strategies and marketing information.
- Complete expense reports, sales reports, and other paperwork.
- Complete product and development training as required.
- Compute customer's installation or production costs, and estimate savings from new services, products, or equipment.
- Consult with engineers regarding technical problems.
- Contact new and existing customers to discuss their needs, and to explain how these needs could be met by specific products and services.
- Demonstrate and explain the operation and use of products.
- Emphasize product features based on analyses of customers' needs, and on

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.

Specific Tasks

Occupation Specific Tasks:

- Attend meetings, seminars and programs to learn about new products and services, learn new skills, and receive technical assistance in developing new accounts.
- Calculate premiums and establish payment method.
- Call on policyholders to deliver and explain policy, to analyze insurance program and suggest additions or changes, or to change beneficiaries.
- Confer with clients to obtain and provide information when claims are made on a policy.
- Contact underwriter and submit forms to obtain binder coverage.
- Customize insurance programs to suit individual customers, often covering a variety of risks.
- Develop marketing strategies to compete with other individuals or companies who sell insurance.
- Ensure that policy requirements are fulfilled, including any necessary medical examinations and the completion of appropriate forms.
- Explain features, advantages and disadvantages of various policies to promote sale of insurance plans.
- Explain necessary bookkeeping requirements for customer to implement and provide group insurance program.
- Inspect property, examining its general condition, type of construction, age, and other characteristics, to decide if it is a good insurance risk.
- Install bookkeeping systems and resolve system problems.



technical knowledge of product capabilities and limitations.

- Identify prospective customers by using business directories, following leads from existing clients, participating in organizations and clubs, and attending trade shows and conferences.
- Inform customers of estimated delivery schedules, service contracts, warranties, or other information pertaining to purchased products.
- Initiate sales campaigns and follow marketing plan guidelines in order to meet sales and production expectations.
- Maintain customer records, using automated systems.
- Negotiate prices and terms of sales and service agreements.
- Obtain building blueprints and specifications for use by engineering departments in bid preparations.
- Prepare sales contracts for orders obtained, and submit orders for processing.
- Prepare sales presentations and proposals that explain product specifications and applications.
- Provide customers with ongoing technical support.
- Provide feedback to company's product design team so that products can be tailored to clients' needs.
- Quote prices, credit terms and other bid specifications.
- Recommend ways for customers to alter product usage in order to improve production.
- Review existing machinery/equipment placement, and create diagrams to illustrate efficient space utilization, using standard measuring devices and templates.
- Select the correct products or assist customers in making product selections, based on customers' needs, product specifications, and applicable regulations.
- Sell service contracts for products.
- Stock and distribute resources such as samples and promotional and educational materials.
- Study information about new products so that equipment and supplies can be accurately depicted and proper recommendations made.
- Train establishment personnel in equipment use.
- Verify customers' credit ratings, and appraise equipment in order to determine contract terms and trade-in values.
- Verify that materials lists are accurate and that delivery schedules meet project deadlines.
- Visit establishments such as pharmacies

- Interview prospective clients to obtain data about their financial resources and needs, the physical condition of the person or property to be insured, and to discuss any existing coverage.
- Monitor insurance claims to ensure they are settled equitably for both the client and the insurer.
- Perform administrative tasks, such as maintaining records and handling policy renewals.
- Plan and oversee incorporation of insurance program into bookkeeping system of company.
- Seek out new clients and develop clientele by networking to find new customers and generate lists of prospective clients.
- Select company that offers type of coverage requested by client to underwrite policy.
- Sell various types of insurance policies to businesses and individuals on behalf of insurance companies, including automobile, fire, life, property, medical and dental insurance or specialized policies such as marine, farm/crop, and medical malpractice.

Detailed Tasks

Detailed Work Activities:

- access media advertising services
- calculate insurance premiums or awards
- calculate rates for organization's products or services
- communicate visually or verbally
- compute financial data
- conduct sales presentations
- determine customer needs
- evaluate degree of financial risk
- fill out business or government forms
- follow contract, property, or insurance laws
- inspect property
- install computer programs
- interview customers
- maintain records, reports, or files
- make decisions
- make presentations
- motivate people
- obtain information from individuals
- provide customer service
- sell insurance policies
- use accounting or bookkeeping software
- use computers to enter, access or retrieve data
- use interpersonal communication techniques



in order to check product sales.

- Visit establishments to evaluate needs and to promote product or service sales.

Detailed Tasks

Detailed Work Activities:

- access media advertising services
- advise clients or customers
- advise retail dealers in use of sales promotion techniques
- analyze business, scientific, or technical problems in electronic data processing systems
- analyze sales activities or trends
- answer customer or public inquiries
- arrange delivery schedules
- arrange for trial installations of equipment
- compute financial data
- conduct sales presentations
- conduct training for personnel
- consult with managerial or supervisory personnel
- demonstrate goods or services
- estimate delivery dates
- explain uses or effects of drugs
- fill out business or government forms
- identify best product for customer's needs
- instruct customers in product installation, use, or repair
- maintain records, reports, or files
- make presentations
- measure customer for size
- negotiate term of sale or services with customer
- obtain information from individuals
- operate agricultural equipment or machinery
- prepare list of prospective customers
- prepare recommendations based upon research
- prepare reports
- provide advice on food or drug storage or use
- provide customer service
- sell merchandise
- sell products or services
- solicit orders from established or new customers
- understand drug products
- understand technical operating, service or repair manuals
- use computers to enter, access or retrieve data

- use knowledge of written communication in sales work
- use marketing techniques
- use telephone communication techniques
- use word processing or desktop publishing software

Technology - Examples

Calendar and scheduling software

- Scheduling software

Customer relationship management CRM software

- Allied Financial Software Act4Advisors

- Applied Systems Vision

- Benefits Technology Group SalesLogix

- CPU Tracker Software CPU Tracker

- E-Z Data SmartOffice

- Fiserv FSC Manager

- Hoffman Computer Systems Amsoft

- Infospectrum Quick Insure

- InStar Orion

- Insurance Systems WebWriter BackOffice

- Insurance Technologies ForeSight Enterprise

- Tangle S Creations Your Insurance Office

Data base user interface and query software

- Insurance Technology Consultants WOW

Document management software

- Allstar Software Systems Kofax

Electronic mail software

- Microsoft Outlook

Enterprise resource planning ERP software

- Advantage Information Systems The Agency Advantage

- Agency management software

- Agency Master

- Agency Software AgencyPro

- AMS Services AMS 360

- Applied Systems The Agency Manager



- use industry terms or concepts
- use interpersonal communication techniques
- use knowledge of medical terminology
- use knowledge of sales contracts
- use knowledge of written communication in sales work
- use marketing techniques
- use product knowledge to market goods
- use sales techniques
- use telephone communication techniques

Technology - Examples

Calendar and scheduling software

- Scheduling software

Customer relationship management CRM software

- ActionWare
- AdTrack Customer Acquisition Management CAM
- AMG Teleran SalesInSync
- Cegedim Target Software Target SFA Pharmaceutical Suite
- FrontRange Solutions Goldmine software
- InsideSales.com customer relationship management CRM software
- NetSuite NetCRM
- Sage Software ACT!
- Salesforce.com CRM
- Sybase iAnywhere Pharma Anywhere
- Sybase iAnywhere Sales Anywhere

Data base user interface and query software

- Data entry software
- Microsoft Access

Electronic mail software

- IBM Lotus Notes
- Microsoft Exchange
- Microsoft Outlook

Enterprise resource planning ERP software

- Infor SyteLine ERP

Internet browser software

- Web browser software

- CoVirt VirtGate

- DORIS FILESERVERonline

- FINEOS Insure

- G2X Agility: Insurance

- GBS Agency Expert

- Insurance Technologies Corporation InsurancePro

- irs-aims MARS

- LIDP Consulting Services The Administrator

- M-Assistant M Management System

- NaviSys Front Office

- North American Software Associates Eclipse

- Online Database Solutions Agent Intelligence

- QuickQuote QuickFile Agency Management System

- Results International Systems Artius Suite

- Skywire Software Policyware

- Special Agent

- Terrace Consulting AgencyInsight

- Trittech Financial Systems General Insurance Management System GIMS

- United Systems and Software Individual Life and Health Administration System

- Vulcan Solutions Vulcan Insurance

Financial analysis software

- Cygnus Software IncomeMax

- Insurance analysis software

- Insurance rating software

- Underwriting software

Internet browser software

- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel



Office suite software	
• Microsoft Office	• Spreadsheet software
Presentation software	Word processing software
• Microsoft PowerPoint	• Microsoft Word
• Presentation software	• Word processing software
Project management software	Tools - Examples
• Khameleon Software E-Business Suite Special Edition	• Desktop computers
Spreadsheet software	• Digital cameras
• Microsoft Excel	• Laser printers
• Spreadsheet software	• Notebook computers
Word processing software	• Personal computers
• Microsoft Word	• Pen-based computers
• Word processing software	
Tools - Examples	
• Laptop computers	
• Personal computers	
• Personal digital assistants PDA	
• Tablet computers	

Labor Market Comparison

Description	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	Insurance Sales Agents	Difference
Median Wage	\$ 57,210	\$ 43,290	\$ (13,920)
10th Percentile Wage	\$ 36,190	\$ 27,510	\$ (8,680)
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 79,080	\$ 68,990	\$ (10,090)
90th Percentile Wage	\$137,360	\$107,960	\$ (29,400)
Mean Wage	\$ 69,310	\$ 61,240	\$ (8,070)
Total Employment - 2007	720	1,620	900
Employment Base - 2006	775	3,122	2,347
Projected Employment - 2016	803	3,241	2,438
Projected Job Growth - 2006-2016	3.6 %	3.8 %	0.2 %

Projected Annual
Openings - 2006-2016

20

80

60

National Job Posting Trends

Trend for Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products

Trend for
Insurance
Sales
Agents

Job Trends from Indeed.com

— Technical Scientific Sales Representative — Insurance Sales Agents

Data from [Indeed](http://Indeed.com)

Recommended Programs

Insurance

Insurance. A program that prepares individuals to manage risk in organizational settings and provide insurance and risk-aversion services to businesses, individuals, and other organizations. Includes instruction in casualty insurance and general liability, property insurance, employee benefits, social and health insurance, loss adjustment, underwriting, risk theory, and pension planning.

No schools available for the program

Maine Statewide Promotion Opportunities for Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings
41-4011.00	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	100	4	720	\$57,210.00	\$0.00	4%	20
41-3031.02	Sales Agents, Financial Services	92	4	0	\$65,230.00	\$8,020.00	5%	33



41-3031.01	Sales Agents, Securities and Commodities	91	4	0	\$65,230.00	\$8,020.00	5%	33
11-2022.00	Sales Managers	90	4	1,310	\$72,720.00	\$15,510.00	3%	32
13-2052.00	Personal Financial Advisors	90	3	360	\$94,100.00	\$36,890.00	10%	13
11-2031.00	Public Relations Managers	88	4	290	\$71,020.00	\$13,810.00	9%	10
41-9021.00	Real Estate Brokers	88	3	320	\$61,300.00	\$4,090.00	-1%	22
11-3031.02	Financial Managers, Branch or Department	87	4	2,440	\$67,670.00	\$10,460.00	7%	58
11-2021.00	Marketing Managers	86	4	570	\$74,560.00	\$17,350.00	7%	17
11-3071.01	Transportation Managers	84	3	710	\$62,270.00	\$5,060.00	5%	25
13-1081.00	Logisticians	83	4	190	\$59,120.00	\$1,910.00	4%	4
11-3071.02	Storage and Distribution Managers	83	3	710	\$62,270.00	\$5,060.00	5%	25
41-9031.00	Sales Engineers	83	4	110	\$64,910.00	\$7,700.00	-11%	3
11-1021.00	General and Operations Managers	82	4	8,490	\$77,050.00	\$19,840.00	-5%	209
11-9033.00	Education Administrators, Postsecondary	81	5	600	\$58,090.00	\$880.00	7%	21

Top Industries for Insurance Sales Agents

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Self-employed workers, primary job	000601	24.18%	105,439	110,660	4.95%
Direct insurance (except life, health, and medical) carriers	524120	8.41%	36,672	37,760	2.97%
Other insurance related activities	524290	2.00%	8,703	9,223	5.98%
Self-employed workers, secondary job	000602	1.35%	5,875	5,761	-1.93%
Management of companies and enterprises	551100	0.29%	1,265	1,437	13.56%
Depository credit intermediation	522100	0.29%	1,280	1,285	0.44%
Employment services	561300	0.20%	852	1,063	24.68%
Other financial investment activities	523900	0.15%	648	899	38.83%
Offices of real estate agents and brokers	531200	0.14%	592	710	19.99%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.12%	506	598	18.14%



Activities related to credit intermediation	522300	0.09%	374	477	27.56%
Management, scientific, and technical consulting services	541600	0.08%	352	619	75.87%
Legal services	541100	0.06%	273	296	8.20%
Securities and commodity contracts, brokerages, and exchanges	5231-2	0.06%	283	415	46.51%
Automobile dealers	441100	0.03%	146	163	11.75%

Top Industries for Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Professional and commercial equipment and supplies merchant wholesalers	423400	14.12%	58,010	67,622	16.57%
Wholesale electronic markets and agents and brokers	425100	11.21%	46,081	52,291	13.48%
Drugs and druggists' sundries merchant wholesalers	424200	10.67%	43,853	52,149	18.92%
Electrical and electronic goods merchant wholesalers	423600	6.47%	26,583	31,341	17.90%
Computer systems design and related services	541500	6.04%	24,804	33,490	35.02%
Self-employed workers, primary job	000601	3.53%	14,517	15,466	6.54%
Software publishers	511200	2.20%	9,059	11,664	28.76%
Chemical and allied products merchant wholesalers	424600	2.06%	8,454	9,570	13.19%
Management of companies and enterprises	551100	1.89%	7,781	8,970	15.28%
Navigational, measuring, electromedical, and control instruments manufacturing	334500	1.69%	6,957	6,661	-4.26%
Pharmaceutical and medicine manufacturing	325400	1.40%	5,749	7,245	26.03%
Hardware, and plumbing and heating equipment and supplies merchant wholesalers	423700	1.31%	5,395	6,124	13.52%
Computer and peripheral equipment manufacturing	334100	1.21%	4,952	3,241	-34.54%
Medical equipment and supplies manufacturing	339100	1.20%	4,926	5,039	2.29%
Electronics and appliance stores	443100	1.11%	4,543	3,806	-16.21%